

1775 Wehrle Drive, Suite 100 Williamsville, New York 14221 Phone (716)204-1700 Fax (716)204-1702 http://www.GrossPolowy.com/

May 21, 2018

Chambers, Hon. Robert D. Drain United States Bankruptcy Court Southern District of New York 300 Quarropas Street White Plains, NY 10601

Re: Richard Francese Case No. 17-23079-rdd Loan No. ...5865

Dear Judge Drain:

Please allow this letter to serve as a written status report, submitted on behalf of Seterus, Inc. (the "Servicer") pursuant to the Southern District of New York Loss Mitigation Program Procedures.

The Servicer had generated correspondence on this Fannie Mae loan that set forth a denial for loan modification options. If there are any questions, please feel free to contact me directly at 716-204-1781.

Very truly yours, Gross Polowy, LLC as counsel to the Servicer

By: S/Dennis Jose, Esq.

cc. ECF and Email Allen A. Kolber, Esq.